

Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on March 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Clifford Carter
Regina Carter

Debtor(s)

Case No.: 19-28930 (ABA)

Hearing Date: 03/11/2020

Judge: Andrew B. Altenburg, Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: March 13, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2 of 4

Debtor: Clifford Carter and Regina Carter

Case No.: 19-28930 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 10/04/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the case is to be set up as a Tier Plan and the debtor shall pay the Standing Trustee, Isabel C. Balboa, based upon the following schedule:

Starting Month	No. of Months	Amount
11/01/2019	5.00	\$475.00
04/01/2020	55.00	\$1,400.00
11/01/2024	Projected end of plan	

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$4,360.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

Page 3 of 4

Debtor: Clifford Carter and Regina Carter

Case No.: 19-28930 (ABA)

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's Motion to Avoid Liens under 11 U.S.C. § 522(f) be and is hereby granted. The following liens that impair the debtor's exemptions shall be avoided upon completion of the debtor's plan:

James & Virginia Stiles & Discover bank lien to be avoided

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

Page 4 of 4

Debtor: Clifford Carter and Regina Carter

Case No.: 19-28930 (ABA)

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ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Bank of America will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to Bank of America on account of pre-petition arrears set forth in the proof of claim dated December 6, 2019. Total plan length of 60 months.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Clifford Carter
Regina Carter
DebtorsCase No. 19-28930-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.
db/jdb +Clifford Carter, Regina Carter, 12 Robin Lane, West Berlin, NJ 08091-9101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor New Residential Mortgage LLC
ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor Ditech Financial LLC hkaplan@rasnj.com,
informationathnk@aol.com
Harold N. Kaplan on behalf of Creditor U.S. Bank National Association, as Trustee for
Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-W1
hkaplan@rasnj.com, informationathnk@aol.com
Harold N. Kaplan on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com,
informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Mark W Ford on behalf of Debtor Clifford Carter markfordlaw@juno.com,
reginaperfettit@gmail.com
Mark W Ford on behalf of Joint Debtor Regina Carter markfordlaw@juno.com,
reginaperfettit@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10